

Timothy P. Harris, Pro Se'  
4005 Cherokee Rose Ave.  
North Las Vegas, NV. 89031  
702-371-3658  
extremeps1@cox.net

2010 NOV 22 09:04

**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEVADA**

Timothy P. Harris, Pro Se'  
Plaintiff

Case No: 2:10-cv-01662-GMN-LRL

V.

**Civil Rights Violation Complaint  
Trial By Jury Demanded**

AMERICAN GENERAL FINANCIAL  
SERVICES OF AMERICA, INC.  
Defendant

**NOTICE OF MOTION AND MOTION FOR SUMMARY JUDGMENT**

**TO: ALL INTERESTED PARTIES AND THEIR ATTORNEYS OF RECORD:**

**NOTICE IS HEREBY GIVEN** that on Wednesday, November 17, 2010 a copy of this Notice of Motion was sent to the Defendant, American General Services Of America, Inc.'s counsel in an attempt to once again try to come to a resolution in this matter without needing to waste the courts time. The Notice was sent by way of United States Postal Service Certified Mail Return Receipt 7009 3410 0001 0346 3607 which the defense counsel received on Thursday, November 18, 2010 and as of 10:00am on Monday November 22, 2010 there has been no reply. May it be noted that this day, Monday, November 22<sup>nd</sup>, 2010, on or about 11:00am, or as soon thereafter as the matter may be heard of this Court, Plaintiff will move this Court for an order granting summary judgment in favor of the Plaintiff, pursuant to FRCP rule 56, on the grounds that Defendant pulled Plaintiff's credit report during litigation under false pretenses which is a violation of FCRA Act § 619 Obtaining information under false pretenses [15 U.S.C. § 1681q] and supported with the follow case law:

Rice v. Montgomery Ward & Co., Inc. 450 F. Supp. 688, 670-72 (M.D. N.C. 1978) (Defendant violates FCRA if it obtains a consumer report on Plaintiff after Plaintiff institutes an action against defendant. Such an inquiry is impermissible.);

Bils v. Nixon, Hargrave, Devans & Doyle, 880 P.2d 743 (Ariz. App. 1994) (improper to get report to discover information which might be used in litigation); Duncan v. Handmaker, 149 F.3d 424, 426-28 (6th Cir. 1998) (no legitimate business needs to obtain report to prepare for litigation); Bakker v. Mckinnon, 152 F.3d 1007, 1011-12 (8th Cir. 1998) (same);

Auriemma v. Montgomery, 860 f.2d 273, 279, 280-281 (7th Cir. 1998) (extra-judicial I investigation by attorneys improper; no privilege);

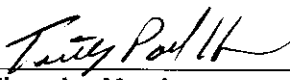
Mone v. Dranow, 945 F.2d 306, 308 (9th Cir. 1991) (obtaining credit report to investigate for purposes of litigation improper);

Boothe v. TRW Credit Data, 557 F. Supp. 66, 70-71 (S.D.N.Y. 1982); Rylewicz v. Beaton Services, Ltd., 698 F. Supp. 1391, 1400 n. 10 (N.D. Ill. 1988), aff'd 888F.2d 1175, 1181 (7th Cir. 1989); Houghton v. N.J. Maunfacturer's Ins. Co., 795 F.2d 1144, 1149 (3d Cir. 1986) (obtaining report after litigation for use in litigation improper).

Plaintiff is also entitled to summary judgment as a matter of law.

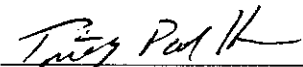
This motion is based on this Notice, the records and papers on file herein, the attached Memorandum of Points and Authorities, the Affidavit of Timothy Harris, the attached Separate Statement of Undisputed Material Facts, and on such other evidence as may be presented at the hearing of this motion.

Respectfully submitted this 22<sup>nd</sup> day of November, 2010.

  
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702-371-3658  
[extremeps1@cox.net](mailto:extremeps1@cox.net)

**CERTIFICATE OF SERVICE**

I, the Plaintiff, Timothy Harris, does hereby certify that a copy of this Notice and Motion For Summary Judgment was sent to the Defendant American General Financial Services Of America, Inc. through their attorney of record David W. Dachelet, Esq., Nevada Bar No. 6615, 300 South Fourth Street, Suite 1400, Las Vegas, Nevada 89101 for the purpose of satisfying the requirement for Notice and Service and was sent via the United States Postal Service pursuant to Federal Rules of Civil Procedure 4 (c) (2) (c) (i). This will also be available to any and all PACER ECF participants and will serve as Notice and Service.



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**IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF NEVADA**

Timothy P. Harris, Pro Se'  
Plaintiff

Case No: 2:10-cv-01662-GMN-LRL

V.

**Civil Rights Violation Complaint  
Trial By Jury Demanded**

AMERICAN GENERAL FINANCIAL  
SERVICES OF AMERICA, INC.  
Defendant

**MEMORANDUM OF POINTS AND AUTHORITIES IN SUPPORT OF PLAINTIFF'S  
MOTION FOR SUMMARY JUDGMENT**

**I. STATEMENT OF FACTS**

Plaintiff's complaint for Defendant's continual violation of Plaintiff's civil rights is based on the Fair Credit Reporting Act § 619. Obtaining information under false pretenses [15 U.S.C. § 1681q].

**II. STATEMENT OF FACTS**

By this motion of summary judgment, brought pursuant to FRCP rule 56, Plaintiff contends Defendant has pulled Plaintiff's credit report during litigation under false pretenses which is a violation of FCRA Act § 619 Obtaining information under false pretenses [15 U.S.C. § 1681q] is a violation AND is a grounds for motioning the court to proceed with summary judgment.

**III. ARGUMENT**

1. Plaintiff is entitled for summary judgment because Defendant has obtained Plaintiff's information under false pretenses § 619 Obtaining information under false pretenses [15 U.S.C. § 1681q]: Any person who knowingly and willfully obtains information on a consumer from a

consumer reporting agency under false pretenses shall be fined under title 18, United States Code, imprisoned for not more than 2 years, or both.

2. Summary judgment is supported by the following case law:

Rice v. Montgomery Ward & Co., Inc. 450 F. Supp. 688, 670-72 (M.D. N.C. 1978) (Defendant violates FCRA if it obtains a consumer report on Plaintiff after Plaintiff institutes an action against defendant. Such an inquiry is impermissible.);

Bils v. Nixon, Hargrave, Devans & Doyle, 880 P.2d 743 (Ariz. App. 1994) (improper to get report to discover information which might be used in litigation); Duncan v. Handmaker, 149 F.3d 424, 426-28 (6th Cir. 1998) (no legitimate business needs to obtain report to prepare for litigation); Bakker v. Mckinnon, 152 F.3d 1007, 1011-12 (8th Cir. 1998) (same);

Auriemma v. Montgomery, 860 f.2d 273, 279, 280-281 (7th Cir. 1998) (extra-judicial investigation by attorneys improper; no privilege);


Mone v. Dranow, 945 F.2d 306, 308 (9th Cir. 1991) (obtaining credit report to investigate for purposes of litigation improper);

Boothe v. TRW Credit Data, 557 F. Supp. 66, 70-71 (S.D.N.Y. 1982); Rylewicz v. Beaton Services, Ltd., 698 F. Supp.. 1391, 1400 n. 10 (N.D. Ill. 1988), aff'd 888F.2d 1175, 1181 (7th Cir. 1989); Houghton v. N.J. Maunfacturer's Ins. Co., 795 F.2d 1144, 1149 (3d Cir. 1986) (obtaining report after litigation for use in litigation improper).

#### IV. CONCLUSION

Based on the foregoing, Plaintiff respectfully submits that he has established legal grounds to Defendant's action, and therefore, his motion for summary judgment should be granted.

Respectfully submitted this 22<sup>nd</sup> day of November, 2010



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**CERTIFICATE OF SERVICE**

I, the Plaintiff, Timothy Harris, does hereby certify that a copy of this Memorandum Of Points And Authorities was sent to the Defendant American General Financial Services Of America, Inc. through their attorney of record David W. Dachelet, Esq., Nevada Bar No. 6615, 300 South Fourth Street, Suite 1400, Las Vegas, Nevada 89101 for the purpose of satisfying the requirement for Notice and Service and was sent via the United States Postal Service pursuant to Federal Rules of Civil Procedure 4 (c) (2) (c) (i). This will also be available to any and all PACER ECF participants and will serve as Notice and Service.



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7 **IN THE UNITED STATES DISTRICT COURT**  
8 **FOR THE DISTRICT OF NEVADA**

Timothy P. Harris, Pro Se'  
Plaintiff

)  
)  
) Case No: 2:10-cv-01662-GMN-LRL

V.

) **Civil Rights Violation Complaint**  
) **Trial By Jury Demanded**

AMERICAN GENERAL FINANCIAL  
SERVICES OF AMERICA, INC.  
Defendant

9 **PLAINTIFF'S SEPARATE STATEMENT OF UNDISPUTED MATERIAL FACTS IN**  
10 **SUPPORT OF MOTION FOR SUMMARY JUDGMENT**  
11

12 **Statement of Uncontroverted Material Facts**  
13

14 Plaintiff, Timothy Harris, respectfully submits the following Separate Statement of Undisputed  
15 Material Facts in support of his motion for summary judgment, pursuant to FRCP rule 56:  
16

17 **Moving Party's Undisputed Material Facts and Supporting Evidence:**  
18

19 1. Plaintiff is a Consumer protected by the law under the Fair Credit Reporting Act 15 USC §  
20 1681, et seq.

21 2. Defendant is a Credit Lender/Information Provider and as such governed under the law by The  
22 Fair Credit Reporting Act 15 USC § 1681, et seq.

23 3. Plaintiff pulled a copy of his credit report on November 15<sup>th</sup>, 2010, and saw that Defendant  
24 had been in his credit report and made changes to the information being reported.

25 4. Plaintiff never gave permission for Defendant to pull Plaintiff's credit report nor did  
26 Defendant have any permissible purpose to obtain Plaintiff's information.

28 4. Plaintiff never gave permission for Defendant to pull Plaintiff's credit report nor did  
29 Defendant have any permissible purpose to obtain Plaintiff's information.

30 5. Therefore, Defendant has broken the law by obtaining Plaintiff's information under false  
31 pretenses [15 U.S.C. § 1681q] which is fineable under title 18, United States Code, and subject  
32 to imprisonment for not more than 2 years, or both.

33 6. Additionally, Defendant has also broken the law by pulling Plaintiff's credit report during  
34 litigation. The following case law supports the illegality of Defendant's action:

35  
36 Rice v. Montgomery Ward & Co., Inc. 450 F. Supp. 688, 670-72 (M.D. N.C. 1978)  
37 (Defendant violates FCRA if it obtains a consumer report on Plaintiff after Plaintiff  
38 institutes an action against defendant. Such an inquiry is impermissible.);

39  
40 Bils v. Nixon, Hargrave, Devans & Doyle, 880 P.2d 743 (Ariz. App. 1994) (improper to  
41 get report to discover information which might be used in litigation); Duncan v.  
42 Handmaker, 149 F.3d 424, 426-28 (6th Cir. 1998) (no legitimate business needs to obtain  
43 report to prepare for litigation); Bakker v. Mckinnon, 152 F.3d 1007, 1011-12 (8th Cir.  
44 1998) (same);

45  
46 Auriemma v. Montgomery, 860 f.2d 273, 279, 280-281 (7th Cir. 1998) (extra-judicial I  
47 nvestigation by attorneys improper; no privilege);

48  
49 Mone v. Dranow, 945 F.2d 306, 308 (9th Cir. 1991) (obtaining credit report to investigate  
50 for purposes of litigation improper);

51  
52 Boothe v. TRW Credit Data, 557 F. Supp. 66, 70-71 (S.D.N.Y. 1982); Rylewicz v.  
53 Beaton Services, Ltd., 698 F. Supp.. 1391, 1400 n. 10 (N.D. Ill. 1988), aff'd 888F.2d  
54 1175, 1181 (7th Cir. 1989); Houghton v. N.J. Maunfacturer's Ins. Co., 795 F.2d 1144,  
55 1149 (3d Cir. 1986) (obtaining report after litigation for use in litigation improper).  
56



Respectfully submitted this 22<sup>nd</sup> day of November, 2010.



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### CERTIFICATE OF SERVICE

I, the Plaintiff, Timothy Harris, does hereby certify that a copy of this Statement Of Undisputed Material Facts In Support Of Motion For Summary Judgment was sent to the Defendant American General Financial Services Of America, Inc. through their attorney of record David W. Dachelet, Esq., Nevada Bar No. 6615, 300 South Fourth Street, Suite 1400, Las Vegas, Nevada 89101 for the purpose of satisfying the requirement for Notice and Service and was sent via the United States Postal Service pursuant to Federal Rules of Civil Procedure 4 (c) (2) (c) (i). This will also be available to any and all PACER ECF participants and will serve as Notice and Service.



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7 **IN THE UNITED STATES DISTRICT COURT**  
8 **FOR THE DISTRICT OF NEVADA**

Timothy P. Harris, Pro Se'  
Plaintiff

)  
)  
) Case No: 2:10-cv-01662-GMN-LRL

V.

) **Civil Rights Violation Complaint**  
) **Trial By Jury Demanded**  
)


AMERICAN GENERAL FINANCIAL  
SERVICES OF AMERICA, INC.  
Defendant

9 **PLAINTIFF'S REQUEST FOR JUDICIAL NOTICE IN SUPPORT OF MOTION FOR**  
10 **SUMMARY JUDGMENT**  
11

12 Plaintiff, Timothy Harris, respectfully requests that this Court take judicial notice of the  
13 following documents, pursuant to Federal Rules of 201, and N.R.S. 47.140, 47.150, 47.170 in  
14 support of his motion for summary judgment:  
15


- 16 1. The records and files in [Timothy Harris vs. American General Financial Services of  
17 America, Inc., United States District Court For The District Of Nevada, case number  
18 2:10-cv-01662-GMN-LRL] and more specifically, the Affidavit of Timothy Harris, a  
19 certified copy of which is attached hereto as Exhibit 1.  
20
- 21 2. The records and files in [Timothy Harris vs. American General Financial Services of  
22 America, Inc., United States District Court For The District Of Nevada, case number  
23 2:10-cv-01662-GMN-LRL] and more specifically, the copy of the credit reports which  
24 are attached to the Affidavit of Timothy Harris as Exhibit 1.  
25  
26  
27  
28

Respectfully submitted this 22<sup>nd</sup> day of November, 2010.

  
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4005 Cherokee Rose Ave.  
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[extremeps1@cox.net](mailto:extremeps1@cox.net)

### CERTIFICATE OF SERVICE

I, the Plaintiff, Timothy Harris, does hereby certify that a copy of this Request For judicial Notice In Support Of Motion For Summary Judgment was sent to the Defendant American General Financial Services Of America, Inc. through their attorney of record David W. Dachelet, Esq., Nevada Bar No. 6615, 300 South Fourth Street, Suite 1400, Las Vegas, Nevada 89101 for the purpose of satisfying the requirement for Notice and Service and was sent via the United States Postal Service pursuant to Federal Rules of Civil Procedure 4 (c) (2) (c) (i). This will also be available to any and all PACER ECF participants and will serve as Notice and Service.

  
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7 **IN THE UNITED STATES DISTRICT COURT**  
8 **FOR THE DISTRICT OF NEVADA**

Timothy P. Harris, Pro Se'  
Plaintiff

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) Case No: 2:10-cv-01662-GMN-LRL

V.

) **Civil Rights Violation Complaint**  
) **Trial By Jury Demanded**  
)

AMERICAN GENERAL FINANCIAL  
SERVICES OF AMERICA, INC.  
Defendant

9 **AFFIDAVIT OF TIMOTHY HARRIS SUBMITTED IN SUPPORT OF PLAINTIFF'S**  
10 **MOTION FOR SUMMARY JUDGMENT**  
11

12 I, Plaintiff, Timothy Harris, DECLARE:  
13

14 1. I am the Plaintiff in the above-entitled case.  
15

16 2. This affidavit is made in support of my motion for summary judgment.  
17

18 3. Plaintiff has found that on or about November 15<sup>th</sup>, 2010 that the Defendant has once again  
19 pulled the Plaintiff's credit report without any permissible purpose. The Defendant has changed  
20 information on the report to COVER UP their complete and flagrant violation of the law in  
21 regards to the Fair Credit Reporting Act (FCRA) 15 USC §1681, et seq. Attached to this  
22 affidavit are Exhibits A,B,C, and D, which show how the Defendant has failed to mark the  
23 Plaintiff's alleged account in dispute and then the finally Exhibit E which shows how the  
24 Defendant has pulled the Plaintiff's report AFTER litigation has commenced in an attempt to  
25 cover up their past mistakes in regards to the FCRA.  
26

4. Exhibit A shows the credit report received from Experian, dated June 30<sup>th</sup>, 2010 and this shows how the Plaintiff's alleged account has NOT been marked in dispute by the Defendant.

5. Exhibit B shows the credit report received from Equifax, dated July 5<sup>th</sup>, 2010 and this shows how the Plaintiff's alleged account has NOT been marked in dispute by the Defendant.

6. Exhibit C shows the credit report received from Transunion, dated July 6<sup>th</sup>, 2010 and this shows how the Plaintiff's alleged account has NOT been marked in dispute by the Defendant.

7. Exhibit D shows the credit report pulled by the Plaintiff thru Privacy Guard, dated August 25<sup>th</sup>, 2010 and this shows that the Plaintiff's alleged account has NOT been marked in dispute by the Defendant.

8. Exhibit E shows the credit report pulled by the Plaintiff thru Privacy Guard, dated November 17<sup>th</sup>, 2010 and this shows how now, AFTER litigation has commenced, the Defendant has all of a sudden changed the information on the Plaintiff's alleged account to show that it has been marked in dispute. Therefore, Defendant has broken the law by obtaining Plaintiff's information under false pretenses [15 U.S.C. § 1681q] which is fineable under title 18, United States Code, and subject to imprisonment for not more than 2 years, or both. Additionally, Defendant has also broken the law by pulling Plaintiff's credit report during litigation.


9. The Plaintiff has sent a copy of all paperwork and documents used to support his Motion For Summary Judgment to the attorney for the Defendant via email and the United States Postal Service Certified Mail Return Receipt # 7009 3410 0001 0346 3607 in an attempt to get this matter resolved before having to proceed further in court.

10. The foregoing is within my personal knowledge, and if called as a witness, I could competently testify thereto.

I declare under penalty of perjury that the foregoing is true and correct.

Executed this 17<sup>th</sup> day of November, 2010, at Clark County, Nevada.

Respectfully submitted this 17<sup>th</sup> day of November, 2010.

  
Timothy Harris  
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State of NEVADA

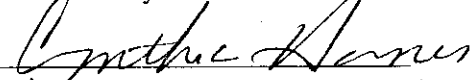
County of CLARK

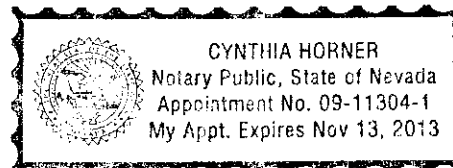
Subscribed and sworn to (or affirmed) before me, Cynthia Horner, Notary Public,

on this 17 day of November, 2010 by Timothy Harris.

Proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.


WITNESS my hand and official seal.

  
My Commission expires 11-13-13  
Notary Public



### CERTIFICATE OF SERVICE

I, the Plaintiff, Timothy Harris, does hereby certify that a copy of this Declaration Submitted In Support Of Plaintiff's Motion For Judgment was sent to the Defendant American General Financial Services Of America, Inc. through their attorney of record David W. Dachelet, Esq., Nevada Bar No. 6615, 300 South Fourth Street, Suite 1400, Las Vegas, Nevada 89101 for the purpose of satisfying the requirement for Notice and Service and was sent via the United States Postal Service pursuant to Federal Rules of Civil Procedure 4 (c) (2) (c) (i). This will also be available to any and all PACER ECF participants and will serve as Notice and Service.

  
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# **EXHIBIT A**

# **EXHIBIT A**



Prepared for  
TIMOTHY PAUL HARRIS  
Report number  
1070-6058-87

Report date  
June 30, 2010  
www.experian.com/disputes  
PO BOX 9701, Allen, TX 75013

Page 4 of 18

Date Pulled

### Accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

### Credit items

#### AMERICAN EDUCATION SVCS/NCT

1200 N 7TH ST  
HARRISBURG PA 17102  
(800) 233-0577

#### Partial account number

1747379151PA0....  
See History of account balances for additional information.

#### AMERICAN GENERAL FINANCE

1928 N DECATUR BLVD  
LAS VEGAS NV 89108  
No phone number available

#### Partial account number

210118201187....  
See History of account balances for additional information.

#### BAC HOME LOANS/COUNTRYWIDE

450 AMERICAN ST # SV416  
SIMI VALLEY CA 93065  
(800) 669-6607

#### Partial account number

2267....  
See History of account balances for additional information.

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open/Never late.
Jan 2007	May 2010	Installment	Individual	\$4,178	as of May 2010	Address identification number: 599674340
Reported since	Last reported	Terms		High balance		
Aug 2007	May 2010	24 Months		N/A		
		Monthly payment				
		\$236				

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open/Never late.
Feb 2010	Jun 2010	Installment	Individual	\$4,494	as of Jun 2010	Address identification number: 599674340
Reported since	Last reported	Terms		High balance		
Feb 2010	Jun 2010	24 Months		N/A		
		Monthly payment				
		\$236				

Date opened	Date of status	Type	Responsibility	Credit limit or original amount	Recent balance	Status: Open/Never late.
Aug 2009	Jun 2010	Installment	Individual	\$4,494	as of Jun 2010	Address identification number: 599674340
Reported since	Last reported	Terms		High balance		
Aug 2009	Jun 2010	24 Months		N/A		
		Monthly payment				
		\$236				

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# **EXHIBIT B**

# **EXHIBIT B**

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
Date Closed:	05/2009			Type of Loan:		VA Real Estate Mortgage (Veteran's Administration)	
Date of First Delinquency:	N/A						
Comments:							

## 81-Month Payment History

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2009				*	*	*	*					

[Back to Top](#)

## Installment Accounts

Installment accounts are credit accounts in which the amount of the payment and the number of payments are predetermined or fixed, such as a car loan.

## Open Accounts

Account Name	Account Number	Date Opened	Balance	Date Reported	Past Due	Account Status	Credit Limit
AMERICAN GENERAL FIN	210118201187XXXX	02/2010	\$4,178	06/2010	\$0	PAYS AS AGREED	

## AMERICAN GENERAL FINANCE

4825 S Rainbow Blvd Ste 208  
Las Vegas, NV-891034748

Account Number:	210118201187XXXX	Current Status:	PAYS AS AGREED
Account Owner:	Individual Account	High Credit:	\$4,494
Type of Account:	Installment	Credit Limit:	
Term Duration:	24 Months	Terms Frequency:	
Date Opened:	02/2010	Balance:	\$4,178
Date Reported:	06/2010	Amount Past Due:	\$0
Date of Last Payment:	05/2010	Actual Payment Amount:	\$236
Scheduled Payment Amount:	\$236	Date of Last Activity:	05/2010
Date Major Delinquency First Reported:		Months Reviewed:	3
Creditor Classification:		Activity Description:	N/A
Charge Off Amount:		Deferred Payment Start Date:	
Balloon Payment Amount:		Balloon Payment Date:	
Date Closed:		Type of Loan:	Secured By Household Goods/Collateral
Date of First Delinquency:	N/A		
Comments:			



*Date Pulled*  
↓

# **EXHIBIT C**

# **EXHIBIT C**

## Satisfactory Accounts

**AES/NCT #17-17374-5170800**

Balance: ~~\$20,000.00~~  
Date Updated: 07/12/2010  
High Balance: ~~\$20,000.00~~  
Terms: 2000-0000

**Pay Status:** PAID OR PAYING AS AGREED  
**Account Type:** INSTALLMENT ACCOUNT  
**Responsibility:** PRIMARY BORROWER ON ACCOUNT  
**Date Opened:** 07/2009

**Loan Type:** STUDENT LOAN

**Last 35 months**

[illegible]

**AMER HONDA/GECCC/GEMB #605762898222**

Balance: [REDACTED]  
Date Updated: [REDACTED]  
High Balance: [REDACTED]  
Credit Limit: [REDACTED]

Pay Status: PAID OR PAYING AS AGREED  
Account Type: REVOLVING ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: 03/2006  
Date Closed: 03/2006  
Date Paid: 03/2006

**Loan Type:** CHARGE ACCOUNT

**Remarks:** ACCOUNT CLOSED BY CONSUMER

**Last 48 months**

Date Paid: 07/2006																					
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
may	apr	mar	feb	'10	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	ok	feb	'09	dec	nov	oct	sep
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
may	apr	mar	feb	'08	dec	nov	oct	sep	aug	jul	jun	may	apr	mar	ok	feb	'07	dec	nov	oct	sep

**AMERICAN GEN FIN #2101182011879711**

Balance:	\$4,178
Date Verified:	06/2010
High Balance:	\$4,494
Terms:	24 UNSPECIFIED \$236

**Pay Status:** PAID OR PAYING AS AGREED  
**Account Type:** INSTALLMENT ACCOUNT  
**Responsibility:** INDIVIDUAL ACCOUNT  
**Date Opened:** 02/2010

**Loan Type:** SECURED BY HSHLD GDS &&COLLAT

**Last 4**

X	OK	OK	OK
may	apr	mar	feb

BAC HOME LOANS SERV LP #2000000000

Balance: [REDACTED]  
Date Updated: [REDACTED] 0  
High Balance: 9 [REDACTED]  
Terms: 2 [REDACTED]

Pay Status: PAID OR PAYING AS AGREED  
Account Type: MORTGAGE ACCOUNT  
Responsibility: INDIVIDUAL ACCOUNT  
Date Opened: [REDACTED]

**Loan Type:** VA REAL ESTATE MORTGAGE

Remarks: ACCT INFO DISPUTED BY CONSUMR

**Last 3**

OK	X	OK
dec	nov	oct

CAPITAL ONE BANK USA NA #5178672625102025

Balance: \$0  
Date Updated: 07/2008  
High Balance: \$750  
Credit Limit: \$750

**Pay Status:** PAID OR PAYING AS AGREED  
**Account Type:** REVOLVING ACCOUNT  
**Responsibility:** INDIVIDUAL ACCOUNT  
**Date Opened:** 02/2006  
**Date Closed:** 07/2008  
**Date Paid:** 07/2008

**Loan Type:** CREDIT CARD

Remarks: DISP RESLVD RPRTD BY GRANTOR



**Last 29 months**

[illegible]



**To dispute online go to: <http://transunion.com/disputeonline>**



# **EXHIBIT D**



# **EXHIBIT D**



Closed:  



DEROGATORY SUMMARY:

Inquiries:  

Public Records:  

Collections Accounts:  

Current Delinquencies:  

Prior Delinquencies:  

*Self-Pulled Report  
Thru Privacy Guard*

### Account History

Below is information on any accounts you may have opened in the past. Positive information regarding your accounts remains on your report indefinitely. Generally, a consumer reporting agency will not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

#### AMERICAN GENERAL FINAN

	Experian	Equifax	TransUnion
Account Name:	AMERICAN GENERAL FINAN	AMGNL	
Account Number:	210178801187XXX	210178801187XXX	
Account Type:	Installment	Installment	
Account Status:	Open	Open	
Monthly Payment:	\$236	\$236	
Date Opened:	02/2010	02/2010	
Balance:	\$4,068	\$4,068	
Terms:	24		
High Balance:	\$4,494	\$4,494	
Limit:	-	-	
Past Due:	-	-	
Payment Status:	Current	Current	
Comments:			

#### 24-Month Payment History

Date:	Aug 08	Sep 08	Oct 08	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10	May 10	Jun 10	Jul 10	
Experian:																				OK	OK	OK	OK	OK	OK
Equifax:																				OK	OK	OK	OK	OK	OK
TransUnion:																									

	Experian	Equifax	TransUnion
Account Name:		<del>XXXXXXXXXX</del>	
Account Number:		<del>XXXXXXXXXX</del>	
Account Type:		Installment	
Account Status:		Open	
Monthly Payment:		<del>XXXX</del>	
Date Opened:		<del>XXXXXX</del>	
Balance:		<del>XXXXXX</del>	
Terms:			

*Date Pulled*



# **EXHIBIT E**

# **EXHIBIT E**

Current:	0	0	0
Closed:	0	0	0
DEROGATORY SUMMARY:			
Inquiries:	0	0	0
Public Records:	0	0	0
Collections Accounts:	0	0	0
Current Delinquencies:	0	0	0
Prior Delinquencies:	0	0	0

## Account History

Below is information on any accounts you may have opened in the past. Accounts that are paid as agreed can remain on your report for up to 10 years from the date of last activity. Typically, a consumer reporting agency will not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

~~DUEREN GEF~~

[illegible]

### 24-Month Payment History

[illegible]

**Experian:**

**Equifax:**

**TransUnion:**

OK OK

**AMERICAN GENERAL FINAN**

	Experian	Equifax	TransUnion
Account Name:	AMERICAN GENERAL FINAN	AMGNL	AMER GEN FIN
Account Number:	210178801187XXXX	210118201187XXXX	210178801187XXXX
Account Type:	Installment	Installment	Installment
Account Status:	Open	Open	Open
Monthly Payment:	\$236	\$236	\$236
Date Opened:	02/2010	02/2010	02/2010
Balance:	\$4,068	\$4,178	\$4,068



Terms:	24	24
High Balance:	\$4,494	\$4,494
Limit:	-	-
Past Due:	\$959	\$0
Payment Status:	120 Days Late	Current
Comments:	Account in dispute - reported by subscriber (FCBA) Account information disputed by customer	Secured By Household Goods & Other Collateral Account information disputed by consumer

## 24-Month Payment History

Date:	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10	May 10	Jun 10	Jul 10	Aug 10	Sep 10	Oct 10	
Experian:																	OK	OK	OK	OK	OK	OK	60	90	120
Equifax:																	OK	OK	OK	OK					
TransUnion:																	OK	OK	OK	NO	OK	OK	60	90	120

~~HSDC BANK~~

	Experian	Equifax	TransUnion
Account Name:	<del>HSDC BANK</del>	<del>HSDC BANK</del>	<del>HSDC BANK</del>
Account Number:	<del>00708170000</del>	<del>2500708170000</del>	<del>5200350070000</del>
Account Type:	Revolving	Revolving	Revolving
Account Status:	Open	Open	Open
Monthly Payment:	<del>\$15</del>	<del>\$15</del>	<del>\$15</del>
Date Opened:	<del>01/20/10</del>	<del>01/20/10</del>	<del>01/20/10</del>
Balance:	<del>\$174</del>	<del>\$174</del>	<del>\$174</del>
Terms:			0
High Balance:	<del>\$400</del>	-	<del>\$400</del>
Limit:	<del>\$500</del>	<del>\$500</del>	<del>\$500</del>
Past Due:	-	-	\$0
Payment Status:	Current	Current	Current
Comments:			Credit Card

## 24-Month Payment History

Date:	Nov 08	Dec 08	Jan 09	Feb 09	Mar 09	Apr 09	May 09	Jun 09	Jul 09	Aug 09	Sep 09	Oct 09	Nov 09	Dec 09	Jan 10	Feb 10	Mar 10	Apr 10	May 10	Jun 10	Jul 10	Aug 10	Sep 10	Oct 10	
Experian:																	OK	OK	OK	OK	OK	OK	OK	OK	OK
Equifax:																	OK	OK	OK	OK	OK	OK	OK	OK	OK
TransUnion:																	OK	OK	OK	OK	OK	OK	OK	OK	OK

~~PREFERRED CREDIT INC~~

	Experian	Equifax	TransUnion
Account Name:	<del>PREFERRED CREDIT INC</del>	<del>PREFERRED CREDIT INC</del>	<del>PREFERRED CREDIT INC</del>
Account Number:	<del>000000</del>	<del>000000</del>	<del>000000</del>
Account Type:	Installment	Installment	Installment
Account Status:	Open	Open	Open
Monthly Payment:	<del>\$50</del>	<del>\$50</del>	<del>\$50</del>
Date Opened:	<del>09/20/09</del>	<del>09/20/09</del>	<del>09/20/09</del>
Balance:	<del>\$4,201</del>	<del>\$4,201</del>	<del>\$4,201</del>